

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 10-K

☒ ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

For the fiscal year ended October 31, 2002

OR

☐ TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

For the transition period from \_\_\_\_\_ to \_\_\_\_\_

Commission File Number 33-87374

NAVISTAR FINANCIAL SECURITIES CORPORATION on behalf of  
NAVISTAR FINANCIAL DEALER NOTE MASTER TRUST  
(Exact name of Registrant as specified in its charter)

<u>Delaware</u>	<u>36-3731520</u>
(State or other jurisdiction of incorporation or organization)	(IRS Employer Identification No.)
<u>2850 West Golf Road</u>	<u>60008</u>
<u>Rolling Meadows, Illinois</u>	<u>(Zip Code)</u>
(Address of principal executive offices)	

Registrant's telephone number, including area code (847) 734-4000

Securities registered pursuant to Section 12(b) of the Act: None

Securities registered pursuant to Section 12(g) of the Act: None

Indicate by check mark whether the registrant (1) has filed all reports  
required to be filed by Section 13 or 15(d) of the Securities Exchange Act  
of 1934 during the preceding 12 months and (2) has been subject to such  
filing requirements for the past 90 days. Yes ☒ No ☐

## PART I

### **Item 1. Business**

The Navistar Financial Dealer Note Trust 1990 (the "1990 trust") was terminated as of February 28, 1999. All outstanding 1990 Trust Certificates were redeemed in full. At that time all assets owned by the 1990 Trust were transferred to the Navistar Financial 1995 Dealer Note Master Trust (the "Master Trust") and the Master Trust became the active trust.

The Master Trust was formed pursuant to a Pooling and Servicing Agreement dated as of June 8, 1995, among Navistar Financial Securities Corporation, as Seller (the "Seller"), Navistar Financial Corporation, as Servicer, and The Bank of New York, as Master Trust Trustee. On June 8, 1995, the 1990 Trust issued certificates representing an undivided interest in the 1990 Trust assets (the "1990 Trust Certificates") in the amount of \$207.9 million to the Master Trust which, in turn, issued Series 1995-1 Certificates in the amount of \$200.0 million to the public. On August 19, 1997, the 1990 Trust issued 1990 Trust Certificates in the amount of \$200.0 million to the Master Trust which, in turn, issued Series 1997-1 Certificates to the public. On July 17, 1998, the 1990 Trust issued 1990 Trust Certificates in the amount of \$200.0 million to the Master Trust which, in turn, issued Series 1998-1 Certificates to the public. On July 13, 2000, the Master Trust issued Series 2000-1 of Class A and B Certificates in the amount of \$200.0 million and \$12.0 million to the public.

Wholesale dealer notes (the "Dealer Notes") and security interests in the vehicles financed thereby were transferred to the Master Trust in exchange for floating rate pass-through certificates (the "Investor Certificates") which were remarketed to the public. Additional Dealer Notes are sold on a daily basis by the Seller to the Master Trust to replace those Dealer Notes which have been liquidated or charged off as uncollectible. Accordingly, the aggregate amount of Dealer Notes in the Master Trust will fluctuate from day to day as new Dealer Notes are generated and as existing Dealer Notes are removed.

Under the terms of the Pooling and Servicing Agreement, the Seller is required to maintain a minimum investment in the Master Trust (the "Minimum Master Trust Seller's Interest"), a portion of which is subordinated to the Investor Certificates. If the amount of Dealer Notes in the Master Trust is less than the combined ownership interest evidenced by the Investor Certificates and Minimum Master Trust Seller's Interest, the Seller must transfer additional funds ("Investment Securities") to the Master Trust to maintain NFSC's investment in the Master Trust (the "Master Trust Seller's Interest") at an amount not less the Minimum Master Trust Seller's Interest.

### **Item 2. Properties**

Not applicable.

**PART I (continued)**

**Item 3. Legal Proceedings**

The registrant knows of no material pending legal proceedings involving either the Dealer Notes or the trustees, or the Seller or Servicer in respect of the trusts.

**Item 4. Submission of Matters to a Vote of Security Holders**

No matter was submitted during the period of this report to a vote of holders of the Certificates.

**PART II**

**Item 5. Market for the Registrant's Common Equity  
and Related Stockholder Matters**

Not applicable.

**Item 6. Selected Financial Data**

Not applicable.

**Item 7. Management's Discussion and Analysis of Financial  
Condition and Results of Operations**

As of October 31, 2002, the combined aggregate principal balance of Dealer Notes and Investment Securities was \$952.5 million. Reference is made to Exhibit 13 for additional information regarding principal and interest payments with respect to the Investor Certificates and information regarding servicing compensation and other fees paid by the trusts during the fiscal year.

As of October 31, 2002, aggregate principal balance of Dealer Notes and the Master Trust Seller's Interest was \$801.5 million and \$140.5 million, respectively.

**Item 8. Financial Statements and Supplementary Data**

Not applicable.

**Item 9. Changes in and Disagreements With Accountants on  
Accounting and Financial Disclosure**

None.

PART III

**Item 10. Directors and Executive Officers of the Registrant**

Not applicable.

**Item 11. Executive Compensation**

Not applicable.

**Item 12. Security Ownership of Certain Beneficial Owners and Management**

Not applicable.

**Item 13. Certain Relationships and Related Transactions**

Not applicable.

PART IV

**Item 14. Exhibits, Financial Statement Schedules and Reports on Form 8-K**

(a) Exhibits

3 Articles of Incorporation and By-Laws

10 Material Contracts

An Annual Summary of the Servicer and Settlement Certificate listed below is an annualized version of the monthly Servicer Certificates prepared by the Servicer.

13(a) - Annual Summary of Servicer and Settlement Certificates Series 1995-1

13(b) - Annual Summary of Servicer and Settlement Certificates Series 1997-1

13(c) - Annual Summary of Servicer and Settlement Certificates Series 1998-1

13(d) - Annual Summary of Servicer and Settlement Certificates Series 2000-1

(b) Reports on Form 8-K

The Registrant filed the following reports on Form 8-K during the three months ended October 31, 2002:

- (i) Form 8-K dated June 30, 2002
- (ii) Form 8-K dated July 31, 2002
- (iii) Form 8-K dated September 30, 2002

**SIGNATURES**

Pursuant to the requirements of Section 13 or 15(d) of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

NAVISTAR FINANCIAL SECURITIES CORPORATION on behalf of  
NAVISTAR FINANCIAL DEALER NOTE MASTER TRUST  
(Exact name of Registrant as specified in its charter)

By: /s/ RONALD D. MARKLE  
Ronald D. Markle  
Vice President and Controller  
(Principal Accounting Officer)

January 28, 2003

## EXHIBIT INDEX

<u>Exhibit No.</u>	<u>Exhibit</u>
3	Articles of Incorporation and By-Laws
10	Material Contracts
13(a)	Annual Summary - Servicer and Settlement Certificates Series 1995-1
13(b)	Annual Summary - Servicer and Settlement Certificates Series 1997-1
13(c)	Annual Summary - Servicer and Settlement Certificates Series 1998-1
13(d)	Annual Summary - Servicer and Settlement Certificates Series 2000-1

NAVISTAR FINANCIAL SECURITIES CORPORATION

ARTICLES OF INCORPORATION AND BY-LAWS

The following documents of Navistar Financial Securities Corporation are incorporated herein by reference:

- 3.1 Certificate of Incorporation of Navistar Financial Securities Corporation (as in effect on September 13, 1990). Filed on Registration No. 33-36767.
- 3.2 The By-Laws of Navistar Financial Securities Corporation. Filed on Registration No. 33-36767.

**MATERIAL CONTRACTS**

The following material contracts of Navistar Financial Securities Corporation are incorporated herein by reference:

- 10.1 Pooling and Servicing Agreement dated as of June 8, 1995, among Navistar Financial Corporation, as Servicer, Navistar Financial Securities Corporation, as Seller, The Chase Manhattan Bank (survivor in the merger between The Chase Manhattan Bank and Chemical Bank which was the survivor in the merger between Chemical Bank and Manufacturers Hanover Trust Company), as 1990 Trust Trustee, and The Bank of New York, as Master Trust Trustee. Filed on Registration No. 33-87374.
- 10.2 Series 1995-1 Supplement to the Pooling and Servicing Agreement dated as of June 8, 1995, among Navistar Financial Corporation, as Servicer, Navistar Financial Securities Corporation, as Seller, and The Bank of New York, as Master Trust Trustee on behalf of the Series 1995-1 Certificateholders. Filed on Registration No. 33-87374.
- 10.3 Purchase Agreement dated as of June 8, 1995, between Navistar Financial Corporation and Navistar Financial Securities Corporation, as Purchaser, with respect to the Dealer Note Master Trust. Filed on Registration No. 33-87374.
- 10.4 Series 1997-1 Supplement to the Pooling and Servicing Agreement dated as of August 19, 1997, among Navistar Financial Corporation, as Servicer, Navistar Financial Securities Corporation, as Seller, and The Bank of New York, as Master Trust Trustee on behalf of the Series 1997-1 Certificateholders. Filed on Registration No. 333-30737.
- 10.5 Series 1998-1 Supplement to the Pooling and Servicing Agreement dated as of July 17, 1998, among Navistar Financial Corporation, as Servicer, Navistar Financial Securities Corporation, as Seller, and The Bank of New York, as Master Trust Trustee on behalf of the Series 1998-1 Certificateholders. Filed on Registration No. 333-30737.
- 10.6 Certificate Purchase Agreement dated as of January 28, 2000, between Navistar Financial Securities Corporation, as seller, Navistar Financial Corporation, as Servicer, Receivable Capital Corporation, as the Conduit Purchaser, Bank of America, National Association, as administrative Agent for the Purchasers, and Bank of America, National Association, as a Committed Purchaser filed on Form 8-K dated February 24, 2000. Commission File No. 333-30737.
- 10.7 Series 2000-1 Supplement to the Pooling and Servicing Agreement dated as of July 13, 2000, among Navistar Financial Corporation, as Servicer, Navistar Financial Securities Corporation, as Seller, and The Bank of New York, as Master Trust Trustee on behalf of the Series 2000-1 Certificateholders. Filed on Registration No. 333-32960.



**ANNUAL SERVICER AND SETTLEMENT CERTIFICATE**

**DEALER NOTE MASTER TRUST**

**CLASS A, DEALER NOTE  
ASSET BACKED CERTIFICATES  
SERIES 1995-1**

Under the Series 1995-1 Supplement dated as of June 8, 1995 (the "Supplement") by and among Navistar Financial Corporation, ("NFC"), Navistar Financial Securities Corporation ("NFSC") and The Bank of New York, as trustee (the "Master Trust Trustee") to the Pooling and Serving Agreement dated as of June 8, 1995 (as amended and supplemented, the "Agreement") by and among NFC, NFSC, the Master Trust Trustee and The Chase Manhattan Bank, as 1990 Trust Trustee, the Master Trust Trustee is required to prepare certain information each month regarding current distributions to certain accounts and payments to Series 1995-1 Certificateholders as well as the performance of the Master Trust during the previous month. An annual aggregation of such monthly reports for the period November 1, 2001 through October 31, 2002 with respect to distributions and performance of the Master Trust is set forth below. Certain of the information is presented on the basis of an original principal amount of \$1,000 per Investor Certificate. Certain other information is presented based on the aggregate amounts for the Master Trust as a whole. Capitalized terms used but not otherwise defined herein shall have the meanings assigned to such terms in the Agreement and the Supplement.

1. NFC is Servicer under the Agreement.
2. The undersigned is a Servicing Officer
3. Master Trust Information for the period of November 1, 2001 through October 31, 2002:
  - 3.1 The amount of the Advance, if any, for the Due Period \$312,903.79
  - 3.2 The amount of NITC Finance Charges for the Due Period \$23,012,281.61
  - 3.3 The average daily balance of Dealer Notes outstanding during the Due Period \$728,916,833.26
  - 3.4 The total amount of Advance Reimbursements for the Due Period \$0.00

3.5	The aggregate principal amount of Dealer Notes repaid during the Due Period.	\$2,926,126,679.59
3.6	The aggregate principal amount of Dealer Notes purchased by the Master Trust during the Due Period.	\$2,930,254,003.76
3.7	The amount of the Servicing Fee for the Due Period.	\$7,316,014.98
3.8	The average daily Master Trust Seller's Interest during the Due Period.	\$140,486,470.31
3.9	The Master Trust Seller's Interest as of the Distribution Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$140,486,470.31
3.10	The aggregate amount of Collections for the Due Period.	\$5,628,675,802.73
3.11	The aggregate amount of Finance Charge Collections for the Due Period.	\$47,987,236.73
3.12	The aggregate amount of Principal Collections for the Due Period.	\$5,580,688,566.00
3.13	The amount of Dealer Note Losses for the Due Period.	\$161,341.79
3.14	The aggregate amount of Dealer Notes as of the last day of the Due Period.	\$801,485,655.44
3.15	The aggregate amount of funds on deposit in the Excess Funding Account as of the end of the last day of the Due Period (after giving effect to the transactions set forth in Article IV of the Supplement and Article IV of the Agreement.	\$151,247,542.21
3.16	Eligible Investments in the Excess Funding Account:	
	a. The aggregate amount of funds invested in Eligible Investments.	\$0.00
	b. Description of each Eligible Investment.	N/A

c.	The rate of interest applicable to each such Eligible Investment.	N/A
d.	The rating of each such Eligible Investment	N/A
3.17	The aggregate amount of Dealer Notes issued to finance OEM Vehicles, as of the end of the Due Period.	\$8,842,447.56
3.18	The Dealers with the five largest aggregate outstanding principal amounts of Dealer Notes in the Master Trust as of the end of the Due Period. i) Nalley Motor Trucks ii) City Intl Trucks Inc iii) Prairie International iv) Southland Int'l Trks v) Southwest Intl Trks Inc	
3.19	Aggregate amount of delinquent principal payments (past due greater than 30 days) as a percentage of the total principal amount outstanding, as of the end of the Due Period.	0.53%
4.	<u>Series 1995-1 Information for the period of November 1, 2001 through October 31, 2002</u>	
4.1	The Deficiency Amount as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$0.00
4.2a	The Maximum Subordinated Amount as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$31,000,000.00
4.2b	The Available Subordinated Amount as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$31,000,000.00
4.3	The Projected Spread for the following Distribution Period.	\$2,500,000.00
4.4	The amount on deposit in the Spread Account as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$2,500,000.00

4.5	The aggregate amount on deposit in the Liquidity Reserve Account as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement.	\$0.00
4.6	The aggregate amount on deposit in the Negative Carry Reserve Fund as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$0.00
4.7	The Invested Amount as of the Distribution Date (after giving effect to the transactions set forth in Article IV of the Supplement and to the payments made on the Distribution Date).	\$200,000,000.00
4.8	The amount of Series Allocable Dealer Notes Losses for the Due Period.	\$42,568.12
4.9	The amount of Series Allocable Finance Charge Collections for the Due Period.	\$12,113,550.78
4.10	The amount of Series Allocable Principal Collections for the Due Period.	\$1,408,684,988.48
4.11	The amount of Series Principal Account Losses for the Due Period.	\$0.00
4.12	The amount of Investor Dealer Note Losses for the Due Period.	\$35,441.25
4.13	The amount of Investor Finance Charge Collections for the Due Period.	\$10,072,743.30
4.14	The amount of Investor Principal Collections for the Due Period.	\$1,171,443,836.34
4.15	The amount of Available Certificateholder's Interest Collections for the Due Period.	\$11,099,373.40
4.16	The amount of Series 1995-1 Shared Principal Collections for the Due Period.	\$1,171,443,836.34
4.17	The aggregate amount of the Series 1995-1 Principal Shortfall, if any, for the Due Period.	\$0.00
4.18	The Seller's Percentage for the Due Period.	16.85%

4.19	The Excess Seller's Percentage for the Due Period.	2.70%
4.20	The aggregate amount of Seller's Principal Collections for the Due Period.	\$237,276,593.40
4.21	The amount of Available Seller's Finance Charge Collections for the Due Period.	\$2,077,504.54
4.22	The aggregate amount of Available Seller's Principal Collections for the Due Period.	\$199,257,331.81
4.23	The aggregate amount of Excess Seller's Principal Collections for the Due Period.	\$38,019,161.60
4.24	The Controlled Amortization Amount, if applicable, for the Due Period.	\$0.00
4.25	The Minimum Series 1995-1 Master Trust Seller's Interest as of the Distribution Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$39,546,233.59
4.26	The Series 1995-1 Allocation Percentage for the Due Period.	25.24%
4.27	The Floating Allocation Percentage for the Due Period.	83.15%
4.28	The Principal Allocation Percentage, if applicable, for the Due Period.	N/A
4.29	The total amount to be distributed on the Series 1995-1 Certificates on the Distribution Date.	\$5,945,060.17
4.30	The total amount, if any, to be distributed on the Series 1995-1 Certificates on the Distribution Date allocable to the Invested Amount.	\$0.00
4.31	The total amount, if any, to be distributed on the Series 1995-1 Certificates on the Distribution Date allocable to interest on the Series 1995-1 Certificates.	\$4,373,952.56
4.32	The Draw Amount as of the Transfer Date.	\$0.00
4.33	The amount of Investor Charge-Offs as of the Transfer Date.	\$0.00

4.34	The amount of reimbursement of Investor Charge-Offs as of the Transfer Date.	\$0.00
4.35	The amount of the Investor Servicing Fee to be paid on such Distribution Date.	\$1,535,666.35
4.36	The aggregate amount of funds on deposit in the Negative Carry Reserve Account as of the end of the last day of the Due Period (after giving effect to the payments and adjustments made pursuant to Article IV of the Supplement and of the Agreement).	\$0.00
4.37	The aggregate amount of funds on deposit in the Series Principal Account as of the end of the last day of the Due Period (after giving effect to the payments and adjustments made pursuant to Article IV of the Supplement and of the Agreement).	\$0.00
4.38	The aggregate amount of funds on deposit in the Spread Account as of the end of the last day of the Due Period (after giving effect to payments and adjustments made pursuant to Article IV of the Supplement and the Agreement).	\$2,500,000.00
4.39	Eligible Investments in the Series Principal Account:	
	a. The aggregate amount of funds invested in Eligible Investments.	\$0.00
	b. Description of each Eligible Investment:	N/A
	c. The rate of interest applicable to each such Eligible Investment.	N/A
	d. The rating of each such Eligible Investment.	N/A
4.40	Eligible Investments in the Liquidity Reserve Account:	
	a. The aggregate amount of funds invested in Eligible Investments.	\$0.00
	b. Description of each Eligible Investment:	N/A
	c. The rate of interest applicable to each such Eligible Investment.	N/A

d.	The rating of each such Eligible Investment.	N/A
4.41	The amount of Excess Interest Collections for the Due Period.	\$5,154,313.24
4.42	The amount of Investor Principal Collections treated as Shared Principal Collections for the Due Period.	\$1,171,443,836.34
4.43	The amount of Excess Interest Collections for the Due Period allocated to other Series.	\$0.00
4.44	The amount of Investor Principal Collections treated as Shared Principal Collections for the Due Period allocated to Other Series.	\$0.00
4.45	The percentages and all other information calculated pursuant to Sections 6.01 and 7.01 of the Supplement.	N/A
4.46	The amount of Remaining Available Seller's Principal Collections for the Due Period.	\$0.00
4.47	The amount of Series 1995-1 Shared Seller's Principal Collections for the Due Period.	\$237,304,001.14
4.48	The aggregate amount of Shared Seller's Principal Collections from Other Series for the Due Period.	\$0.00
4.49	The amount of all Shared Seller's Principal Collections allocated to Series 1995-1 for the Due Period.	\$0.00
4.50	The aggregate amount of all Shared Seller's Principal Collections allocated to Other Series for the Due Period.	\$0.00
4.51	The aggregate amount of all Early Distribution Amounts paid or deemed paid for the Distribution Period.	\$0.00

**ANNUAL SERVICER AND SETTLEMENT CERTIFICATE**

**DEALER NOTE MASTER TRUST**

**CLASS A, DEALER NOTE  
ASSET BACKED CERTIFICATES  
SERIES 1997-1**

Under the Series 1997-1 Supplement dated as of August 19, 1997 (the "Supplement") by and among Navistar Financial Corporation, ("NFC"), Navistar Financial Securities Corporation ("NFSC") and The Bank of New York, as trustee (the "Master Trust Trustee") to the Pooling and Servicing Agreement dated as of June 8, 1995 (as amended and supplemented, the "Agreement") by and among NFC, NFSC, the Master Trust Trustee and The Chase Manhattan Bank, as 1990 Trust Trustee, the Master Trust Trustee is required to prepare certain information each month regarding current distributions to certain accounts and payments to Series 1997-1 Certificateholders as well as the performance of the Master Trust during the previous month. An annual aggregation of such monthly reports for the period November 1, 2001 through October 31, 2002 with respect to distributions and performance of the Trust is set forth below. Certain of the information is presented on the basis of an original principal amount of \$1,000 per Investor Certificate. Certain other information is presented based on the aggregate amounts for the Master Trust as a whole. Capitalized terms used but not otherwise defined herein shall have the meanings assigned to such terms in the Agreement and the Supplement.

1. NFC is Servicer under the Agreement.
2. The undersigned is a Servicing Officer
3. Master Trust Information for the period of November 1, 2001 through October 31, 2002:
  - 3.1 The amount of the Advance, if any, for the Due Period \$312,903.79
  - 3.2 The amount of NITC Finance Charges for the Due Period \$23,012,281.61
  - 3.3 The average daily balance of Dealer Notes outstanding during the Due Period \$728,916,833.26
  - 3.4 The total amount of Advance Reimbursements for the Due Period \$0.00



3.5	The aggregate principal amount of Dealer Notes repaid during the Due Period.	\$2,926,126,679.59
3.6	The aggregate principal amount of Dealer Notes purchased by the Master Trust during the Due Period.	\$2,930,254,003.76
3.7	The amount of the Servicing Fee for the Due Period.	\$7,316,014.98
3.8	The average daily Master Trust Seller's Interest during the Due Period.	\$140,486,470.31
3.9	The Master Trust Seller's Interest as of the Distribution Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$140,486,470.31
3.10	The aggregate amount of Collections for the Due Period.	\$5,628,675,802.73
3.11	The aggregate amount of Finance Charge Collections for the Due Period.	\$47,987,236.73
3.12	The aggregate amount of Principal Collections for the Due Period.	\$5,580,688,566.00
3.13	The amount of Dealer Note Losses for the Due Period.	\$161,341.79
3.14	The aggregate amount of Dealer Notes as of the last day of the Due Period.	\$801,485,655.44
3.15	The aggregate amount of funds on deposit in the Excess Funding Account as of the end of the last day of the Due Period (after giving effect to the transactions set forth in Article IV of the Supplement and Article IV of the Agreement.	\$151,247,542.21
3.16	Eligible Investments in the Excess Funding Account:	
	a. The aggregate amount of funds invested in Eligible Investments.	\$0.00
	b. Description of each Eligible Investment.	N/A

c.	The rate of interest applicable to each such Eligible Investment.	N/A
d.	The rating of each such Eligible Investment	N/A
3.17	The aggregate amount of Dealer Notes issued to finance OEM Vehicles, as of the end of the Due Period.	\$8,842,447.56
3.18	The Dealers with the five largest aggregate outstanding principal amounts of Dealer Notes in the Master Trust as of the end of the Due Period. i) Nalley Motor Trucks ii) City Intl Trucks Inc iii) Prairie International v) Southland Int'l Trks v) Southwest Intl Trks Inc	
3.19	Aggregate amount of delinquent principal payments (past due greater than 30 days) as a percentage of the total principal amount outstanding, as of the end of the Due Period.	0.53%
4.	<u>Series 1997-1 Information for the period of November 1, 2001 through October 31, 2002</u>	
4.1	The Deficiency Amount as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$0.00
4.2a	The Maximum Subordinated Amount as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$31,000,000.00
4.2b	The Available Subordinated Amount as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement)	\$31,000,000.00
4.3	The Projected Spread for the following Distribution Period.	\$2,500,000.00
4.4	The amount on deposit in the Spread Account as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$2,500,000.00

4.5	The aggregate amount on deposit in the Liquidity Reserve Account as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement.	\$0.00
4.6	The Invested Amount as of the Distribution Date (after giving effect to the transactions set forth in Article IV of the Supplement and to the payments made on the Distribution Date).	\$200,000,000.00
4.7	The amount of Series Allocable Dealer Notes Losses for the Due Period.	\$42,086.43
4.8	The amount of Series Allocable Finance Charge Collections for the Due Period.	\$11,956,516.60
4.9	The amount of Series Allocable Principal Collections for the Due Period.	\$1,390,507,521.79
4.10	The amount of Series Principal Account Losses for the Due Period.	\$0.00
4.11	The amount of Investor Dealer Note Losses for the Due Period.	\$35,441.36
4.12	The amount of Investor Finance Charge Collections for the Due Period.	\$10,072,802.64
4.13	The amount of Investor Principal Collections for the Due Period.	\$1,171,450,777.78
4.14	The amount of Available Certificateholder's Interest Collections for the Due Period.	\$11,105,290.24
4.15	The amount of Series 1997-1 Shared Principal Collections for the Due Period.	\$1,171,450,777.78
4.16	The aggregate amount of the Series 1997-1 Principal Shortfall, if any, for the Due Period.	\$0.00
4.17	The Seller's Percentage for the Due Period.	15.76%
4.18	The Excess Seller's Percentage for the Due Period.	2.70%
4.19	The aggregate amount of Seller's Principal Collections for the Due Period.	\$219,092,185.39

4.20	The amount of Available Seller's Finance Charge Collections for the Due Period.	\$1,919,928.27
4.21	The aggregate amount of Available Seller's Principal Collections for the Due Period.	\$181,561,791.95
4.22	The aggregate amount of Excess Seller's Principal Collections for the Due Period	\$37,530,393.43
4.23	The Controlled Amortization Amount, if applicable, for the Due Period.	\$0.00
4.24	The Minimum Series 1997-1 Master Trust Seller's Interest as of the Distribution Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$37,000,000.00
4.25	The Series 1997-1 Allocation Percentage for the Due Period.	24.92%
4.26	The Floating Allocation Percentage for the Due Period.	84.25%
4.27	The Principal Allocation Percentage, if applicable, for the Due Period.	N/A
4.28	The total amount, if any, to be distributed on the Series 1997-1 Certificates on the Distribution Date.	\$5,641,735.57
4.29	The total amount, if any, to be distributed on the Series 1997-1 Certificates on the Distribution Date allocable to the Invested Amount.	\$0.00
4.30	The total amount, if any, to be distributed on the Series 1997-1 Certificates on the Distribution Date allocable to interest on the Series 1997-1 Certificates.	\$4,070,619.23
4.31	The Draw Amount as of the Transfer Date.	\$0.00
4.32	The amount of Investor Charge-Offs as of the Transfer Date.	\$0.00
4.33	The amount of reimbursement of Investor Charge-Offs as of the Transfer Date.	\$0.00

4.34	The amount of the Investor Servicing Fee to be paid on such Distribution Date.	\$1,535,674.98
4.35	The aggregate amount of funds on deposit in the Series Principal Account as of the end of the last day of the Due Period (after giving effect to the payments and adjustments made pursuant to Article IV of the Supplement and of the Agreement).	\$0.00
4.36	The aggregate amount of funds on deposit in the Spread Account as of the end of the last day of the Due Period (after giving effect to payments and adjustments made pursuant to Article IV of the Supplement and the Agreement).	\$2,500,000.00
4.37	Eligible Investments in the Series Principal Account:	
	a. The aggregate amount of funds invested in Eligible Investments.	\$0.00
	b. Description of each Eligible Investment:	N/A
	c. The rate of interest applicable to each such Eligible Investment.	N/A
	d. The rating of each such Eligible Investment.	N/A
4.38	Eligible Investments in the Liquidity Reserve Account:	
	a. The aggregate amount of funds invested in Eligible Investments.	\$0.00
	b. Description of each Eligible Investment:	N/A
	c. The rate of interest applicable to each such Eligible Investment.	N/A
	d. The rating of each such Eligible Investment.	N/A
4.39	The amount of Excess Interest Collections for the Due Period.	\$5,463,554.66

4.40	The amount of Investor Principal Collections treated as Shared Principal Collections for the Due Period.	\$1,171,450,777.78
4.41	The amount of Excess Interest Collections for the Due Period Allocated to other Series.	\$0.00
4.42	The amount of Investor Principal Collections treated as Shared Principal Collections for the Due Period allocated to Other Series.	\$0.00
4.43	The percentages and all other information calculated pursuant to Sections 6.01 of the Supplement.	N/A
4.44	The amount of Remaining Available Seller's Principal Collections for the Due Period.	\$0.00
4.45	The amount of Series 1997-1 Shared Seller's Principal Collections for the Due Period.	\$219,092,185.39
4.46	The aggregate amount of Shared Seller's Principal Collections from Other Series for the Due Period.	\$0.00
4.47	The amount of all Shared Seller's Principal Collections allocated to Series 1997-1 for the Due Period.	\$0.00
4.48	The aggregate amount of all Shared Seller's Principal Collections allocated to Other Series for the Due Period.	\$0.00
4.49	The aggregate amount of all Early Distribution Amounts paid or deemed paid for the Distribution Period.	\$0.00

**ANNUAL SERVICER AND SETTLEMENT CERTIFICATE**

**DEALER NOTE MASTER TRUST**

**CLASS A, DEALER NOTE  
ASSET BACKED CERTIFICATES  
SERIES 1998-1**

Under the Series 1998-1 Supplement dated as of July 17, 1998 (the "Supplement") by and among Navistar Financial Corporation, ("NFC"), Navistar Financial Securities Corporation ("NFSC") and The Bank of New York, as trustee (the "Master Trust Trustee") to the Pooling and Servicing Agreement dated as of June 8, 1995 (as amended and supplemented, the "Agreement") by and among NFC, NFSC, the Master Trust Trustee and The Chase Manhattan Bank, as 1990 Trust Trustee, the Master Trust Trustee is required to prepare certain information each month regarding current distributions to certain accounts and payments to Series 1998-1 Certificateholders as well as the performance of the Master Trust during the previous month. An annual aggregation of such monthly reports for the period November 1, 2001 through October 31, 2002 with respect to distributions and performance of the Trust is set forth below. Certain of the information is presented on the basis of an original principal amount of \$1,000 per Investor Certificate. Certain other information is presented based on the aggregate amounts for the Master Trust as a whole. Capitalized terms used but not otherwise defined herein shall have the meanings assigned to such terms in the Agreement and the Supplement.

1. NFC is Servicer under the Agreement.
2. The undersigned is a Servicing Officer
3. Master Trust Information for the period of November 1, 2001 through October 31, 2002:
  - 3.1 The amount of the Advance, if any, for the Due Period \$312,903.79
  - 3.2 The amount of NITC Finance Charges for the Due Period \$23,012,281.61
  - 3.3 The average daily balance of Dealer Notes outstanding during the Due Period \$728,916,833.26
  - 3.4 The total amount of Advance Reimbursements for the Due Period \$0.00

3.5	The aggregate principal amount of Dealer Notes repaid during the Due Period.	\$2,926,126,679.59
3.6	The aggregate principal amount of Dealer Notes purchased by the Master Trust during the Due Period.	\$2,930,254,003.76
3.7	The amount of the Servicing Fee for the Due Period.	\$7,316,014.98
3.8	The average daily Master Trust Seller's Interest during the Due Period.	\$140,486,470.31
3.9	The Master Trust Seller's Interest as of the Distribution Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$140,486,470.31
3.10	The aggregate amount of Collections for the Due Period.	\$5,628,675,802.73
3.11	The aggregate amount of Finance Charge Collections for the Due Period.	\$47,987,236.73
3.12	The aggregate amount of Principal Collections for the Due Period.	\$5,580,688,566.00
3.13	The amount of Dealer Note Losses for the Due Period.	\$161,341.79
3.14	The aggregate amount of Dealer Notes as of the last day of the Due Period.	\$801,485,655.44
3.15	The aggregate amount of funds on deposit in the Excess Funding Account as of the end of the last day of the Due Period (after giving effect to the transactions set forth in Article IV of the Supplement and Article IV of the Agreement.	\$151,247,542.21
3.16	Eligible Investments in the Excess Funding Account:	
	a. The aggregate amount of funds invested in Eligible Investments.	\$0.00
	b. Description of each Eligible Investment.	N/A



c.	The rate of interest applicable to each such Eligible Investment.	N/A
d.	The rating of each such Eligible Investment	N/A
3.17	The aggregate amount of Dealer Notes issued to finance OEM Vehicles, as of the end of the Due Period.	\$8,842,447.56
3.18	The Dealers with the five largest aggregate outstanding principal amounts of Dealer Notes in the Master Trust as of the end of the Due Period. i) Nalley Motor Trucks ii) City Intl Trucks Inc iii) Prairie International vi) Southland Int'l Trks v) Southwest Intl Trks Inc	
3.19	Aggregate amount of delinquent principal payments (past due greater than 30 days) as a percentage of the total principal amount outstanding, as of the end of the Due Period.	0.53%
4.	<u>Series 1998-1 Information for the period of November 1, 2001 through October 31, 2002</u>	
4.1	The Deficiency Amount as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$0.00
4.2a	The Maximum Subordinated Amount as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$31,000,000.00
4.2b	The Available Subordinated Amount as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement)	\$31,000,000.00
4.3	The Projected Spread for the following Distribution Period.	\$2,500,000.00
4.4	The amount on deposit in the Spread Account as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$2,500,000.00

4.5	The aggregate amount on deposit in the Liquidity Reserve Account as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement.	\$0.00
4.6	The Invested Amount as of the Distribution Date (after giving effect to the transactions set forth in Article IV of the Supplement and to the payments made on the Distribution Date).	\$200,000,000.00
4.7	The amount of Series Allocable Dealer Notes Losses for the Due Period.	\$42,086.43
4.8	The amount of Series Allocable Finance Charge Collections for the Due Period.	\$11,956,516.60
4.9	The amount of Series Allocable Principal Collections for the Due Period.	\$1,390,507,521.79
4.10	The amount of Series Principal Account Losses for the Due Period.	\$0.00
4.11	The amount of Investor Dealer Note Losses for the Due Period.	\$35,441.36
4.12	The amount of Investor Finance Charge Collections for the Due Period.	\$10,072,802.64
4.13	The amount of Investor Principal Collections for the Due Period.	\$1,171,450,777.78
4.14	The amount of Available Certificateholder's Interest Collections for the Due Period.	\$11,105,290.24
4.15	The amount of Series 1998-1 Shared Principal Collections for the Due Period.	\$1,171,450,777.78
4.16	The aggregate amount of the Series 1998-1 Principal Shortfall, if any, for the Due Period.	\$0.00
4.17	The Seller's Percentage for the Due Period.	15.76%
4.18	The Excess Seller's Percentage for the Due Period.	2.70%
4.19	The aggregate amount of Seller's Principal Collections for the Due Period.	\$219,092,185.39

4.20	The amount of Available Seller's Finance Charge Collections for the Due Period.	\$1,919,928.27
4.21	The aggregate amount of Available Seller's Principal Collections for the Due Period.	\$181,561,791.95
4.22	The aggregate amount of Excess Seller's Principal Collections for the Due Period	\$37,530,393.43
4.23	The Controlled Amortization Amount, if applicable, for the Due Period.	\$0.00
4.24	The Minimum Series 1998-1 Master Trust Seller's Interest as of the Distribution Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$37,000,000.00
4.25	The Series 1998-1 Allocation Percentage for the Due Period.	24.92%
4.26	The Floating Allocation Percentage for the Due Period.	84.25%
4.27	The Principal Allocation Percentage, if applicable, for the Due Period.	N/A
4.28	The total amount, if any, to be distributed on the Series 1998-1 Certificates on the Distribution Date.	\$5,661,957.79
4.29	The total amount, if any, to be distributed on the Series 1998-1 Certificates on the Distribution Date allocable to the Invested Amount.	\$0.00
4.30	The total amount, if any, to be distributed on the Series 1998-1 Certificates on the Distribution Date allocable to interest on the Series 1998-1 Certificates.	\$4,090,841.45
4.31	The Draw Amount as of the Transfer Date.	\$0.00
4.32	The amount of Investor Charge-Offs as of the Transfer Date.	\$0.00
4.33	The amount of reimbursement of Investor Charge-Offs as of the Transfer Date.	\$0.00

4.34	The amount of the Investor Servicing Fee to be paid on such Distribution Date.	\$1,535,674.98
4.35	The aggregate amount of funds on deposit in the Series Principal Account as of the end of the last day of the Due Period (after giving effect to the payments and adjustments made pursuant to Article IV of the Supplement and of the Agreement).	\$0.00
4.36	The aggregate amount of funds on deposit in the Spread Account as of the end of the last day of the Due Period (after giving effect to payments and adjustments made pursuant to Article IV of the Supplement and the Agreement).	\$2,500,000.00
4.37	Eligible Investments in the Series Principal Account:	
	a. The aggregate amount of funds invested in Eligible Investments.	\$0.00
	b. Description of each Eligible Investment:	N/A
	c. The rate of interest applicable to each such Eligible Investment.	N/A
	d. The rating of each such Eligible Investment.	N/A
4.38	Eligible Investments in the Liquidity Reserve Account:	
	a. The aggregate amount of funds invested in Eligible Investments.	\$0.00
	b. Description of each Eligible Investment:	N/A
	c. The rate of interest applicable to each such Eligible Investment.	N/A
	d. The rating of each such Eligible Investment.	N/A
4.39	The amount of Excess Interest Collections for the Due Period.	\$5,443,332.44

4.40	The amount of Investor Principal Collections treated as Shared Principal Collections for the Due Period.	\$1,171,450,777.78
4.41	The amount of Excess Interest Collections for the Due Period Allocated to other Series.	\$0.00
4.42	The amount of Investor Principal Collections treated as Shared Principal Collections for the Due Period allocated to Other Series.	\$0.00
4.43	The percentages and all other information calculated pursuant to Sections 6.01 of the Supplement.	N/A
4.44	The amount of Remaining Available Seller's Principal Collections for the Due Period.	\$0.00
4.45	The amount of Series 1998-1 Shared Seller's Principal Collections for the Due Period.	\$219,092,185.39
4.46	The aggregate amount of Shared Seller's Principal Collections from Other Series for the Due Period.	\$0.00
4.47	The amount of all Shared Seller's Principal Collections allocated to Series 1998-1 for the Due Period.	\$0.00
4.48	The aggregate amount of all Shared Seller's Principal Collections allocated to Other Series for the Due Period.	\$0.00
4.49	The aggregate amount of all Early Distribution Amounts paid or deemed paid for the Distribution Period.	\$0.00

**ANNUAL SERVICER AND SETTLEMENT CERTIFICATE**

**DEALER NOTE MASTER TRUST**

**CLASS A and CLASS B DEALER NOTE  
ASSET BACKED CERTIFICATES  
SERIES 2000-1**

Under the Series 2000-1 Supplement dated as of July 13, 2000 (the "Supplement") by and among Navistar Financial Corporation, ("NFC"), Navistar Financial Securities Corporation ("NFSC") and The Bank of New York, as trustee (the "Master Trust Trustee") to the Pooling and Servicing Agreement dated as of June 8, 1995 (as amended and supplemented, the "Agreement") by and among NFC, NFSC, the Master Trust Trustee and The Chase Manhattan Bank, as 1990 Trust Trustee, the Master Trust Trustee is required to prepare certain information each month regarding current distributions to certain accounts and payments to Series 2000-1 Certificateholders as well as the performance of the Master Trust during the previous month. An annual aggregation of such monthly reports for the period November 1, 2001 through October 31, 2002 with respect to distributions and performance of the Trust is set forth below. Certain of the information is presented on the basis of an original principal amount of \$1,000 per Investor Certificate. Certain other information is presented based on the aggregate amounts for the Master Trust as a whole. Capitalized terms used but not otherwise defined herein shall have the meanings assigned to such terms in the Agreement and the Supplement.

1. NFC is Servicer under the Agreement.
2. The undersigned is a Servicing Officer
3. Master Trust Information for the period of November 1, 2001 through October 31, 2002:
  - 3.1 The amount of the Advance, if any, for the Due Period \$312,903.79
  - 3.2 The amount of NITC Finance Charges for the Due Period \$23,012,281.61
  - 3.3 The average daily balance of Dealer Notes outstanding during the Due Period \$728,916,833.26
  - 3.4 The total amount of Advance Reimbursements for the Due Period \$0.00

3.5	The aggregate principal amount of Dealer Notes repaid during the Due Period.	\$2,926,126,679.59
3.6	The aggregate principal amount of Dealer Notes purchased by the Master Trust during the Due Period.	\$2,930,254,003.76
3.7	The amount of the Servicing Fee for the Due Period.	\$7,316,014.98
3.8	The average daily Master Trust Seller's Interest during the Due Period.	\$140,486,470.31
3.9	The Master Trust Seller's Interest as of the Distribution Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$140,486,470.31
3.10	The aggregate amount of Collections for the Due Period.	\$5,628,675,802.73
3.11	The aggregate amount of Finance Charge Collections for the Due Period.	\$47,987,236.73
3.12	The aggregate amount of Principal Collections for the Due Period.	\$5,580,688,566.00
3.13	The amount of Dealer Note Losses for the Due Period.	\$161,341.79
3.14	The aggregate amount of Dealer Notes as of the last day of the Due Period.	\$801,485,655.44
3.15	The aggregate amount of funds on deposit in the Excess Funding Account as of the end of the last day of the Due Period (after giving effect to the transactions set forth in Article IV of the Supplement and Article IV of the Agreement.	\$151,247,542.21
3.16	Eligible Investments in the Excess Funding Account:	
	a. The aggregate amount of funds invested in Eligible Investments.	\$0.00
	b. Description of each Eligible Investment.	N/A

c.	The rate of interest applicable to each such Eligible Investment.	N/A
d.	The rating of each such Eligible Investment	N/A
3.17	The aggregate amount of Dealer Notes issued to finance OEM Vehicles, as of the end of the Due Period.	\$8,842,447.56
3.18	The Dealers with the five largest aggregate outstanding principal amounts of Dealer Notes in the Master Trust as of the end of the Due Period. i) Nalley Motor Trucks ii) City Intl Trucks Inc iii) Prairie International vii) Southland Int'l Trks v) Southwest Intl Trks Inc	
3.19	Aggregate amount of delinquent principal payments (past due greater than 30 days) as a percentage of the total principal amount outstanding, as of the end of the Due Period.	0.53%
4.	<u>Series 2000-1 Information for the period of November 1, 2001 through October 31, 2002</u>	
4.1	The Deficiency Amount as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$0.00
4.2a	The Maximum Subordinated Amount as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$19,080,000.00
4.2b	The Available Subordinated Amount as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement)	\$19,080,000.00
4.3	The Projected Spread for the following Distribution Period.	\$2,650,000.00
4.4	The amount on deposit in the Spread Account as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$2,650,000.00



4.5	The aggregate amount on deposit in the Liquidity Reserve Account as of the Transfer Date (after giving effect to the transactions set forth in Article IV of the Supplement.	\$0.00
4.6	The Invested Amount as of the Distribution Date (after giving effect to the transactions set forth in Article IV of the Supplement and to the payments made on the Distribution Date).	\$212,000,000.00
4.7	The amount of Series Allocable Dealer Notes Losses for the Due Period.	\$42,100.96
4.8	The amount of Series Allocable Finance Charge Collections for the Due Period.	\$11,960,660.07
4.9	The amount of Series Allocable Principal Collections for the Due Period.	\$1,390,989,337.98
4.10	The amount of Series Principal Account Losses for the Due Period.	\$0.00
4.11	The amount of Investor Dealer Note Losses for the Due Period.	\$37,567.25
4.12	The amount of Investor Finance Charge Collections for the Due Period.	\$10,677,117.96
4.13	The amount of Investor Principal Collections for the Due Period.	\$1,241,732,402.12
4.14	The amount of Available Certificateholder's Interest Collections for the Due Period.	\$11,712,569.21
4.15	The amount of Series 2000-1 Shared Principal Collections for the Due Period.	\$1,241,732,402.12
4.16	The aggregate amount of the Series 2000-1 Principal Shortfall, if any, for the Due Period.	\$0.00
4.17	The Seller's Percentage for the Due Period.	10.77%
4.18	The Excess Seller's Percentage for the Due Period.	2.74%
4.19	The aggregate amount of Seller's Principal Collections for the Due Period.	\$149,294,503.07

4.20	The amount of Available Seller's Finance Charge Collections for the Due Period.	\$1,319,761.27
4.21	The aggregate amount of Available Seller's Principal Collections for the Due Period.	\$111,750,773.75
4.22	The aggregate amount of Excess Seller's Principal Collections for the Due Period	\$37,543,729.30
4.23	The Controlled Amortization Amount, if applicable, for the Due Period.	\$0.00
4.24	The Minimum Series 2000-1 Master Trust Seller's Interest as of the Distribution Date (after giving effect to the transactions set forth in Article IV of the Supplement).	\$25,440,000.00
4.25	The Series 2000-1 Allocation Percentage for the Due Period.	24.94%
4.26	The Floating Allocation Percentage for the Due Period.	89.24%
4.27	The Principal Allocation Percentage, if applicable, for the Due Period.	0.00%
4.28	The total amount, if any, to be distributed on the Series 2000-1 Certificates on the Distribution Date.	\$6,230,986.75
4.29	The total amount, if any, to be distributed on the Series 2000-1 Certificates on the Distribution Date allocable to the Invested Amount.	\$0.00
4.30	The total amount, if any, to be distributed on the Series 2000-1 Certificates on the Distribution Date allocable to interest on the Series 2000-1 Certificates.	\$4,565,611.93
4.31	The Draw Amount as of the Transfer Date.	\$0.00
4.32	The amount of Investor Charge-Offs as of the Transfer Date.	\$0.00
4.33	The amount of reimbursement of Investor Charge-Offs as of the Transfer Date.	\$0.00

4.34	The amount of the Investor Servicing Fee to be paid on such Distribution Date.	\$1,627,807.58
4.35	The aggregate amount of funds on deposit in the Series Principal Account as of the end of the last day of the Due Period (after giving effect to the payments and adjustments made pursuant to Article IV of the Supplement and of the Agreement).	\$0.00
4.36	The aggregate amount of funds on deposit in the Spread Account as of the end of the last day of the Due Period (after giving effect to payments and adjustments made pursuant to Article IV of the Supplement and the Agreement).	\$2,650,000.00
4.37	Eligible Investments in the Series Principal Account:	
a.	The aggregate amount of funds invested in Eligible Investments.	\$0.00
b.	Description of each Eligible Investment:	N/A
c.	The rate of interest applicable to each such Eligible Investment.	N/A
d.	The rating of each such Eligible Investment.	N/A
4.38	Eligible Investments in the Liquidity Reserve Account:	
a.	The aggregate amount of funds invested in Eligible Investments.	\$0.00
b.	Description of each Eligible Investment:	N/A
c.	The rate of interest applicable to each such Eligible Investment.	N/A
d.	The rating of each such Eligible Investment.	N/A
4.39	The amount of Excess Interest Collections for the Due Period.	\$5,434,937.62

4.40	The amount of Investor Principal Collections treated as Shared Principal Collections for the Due Period.	\$1,241,723,405.43
4.41	The amount of Excess Interest Collections for the Due Period Allocated to other Series.	\$0.00
4.42	The amount of Investor Principal Collections treated as Shared Principal Collections for the Due Period allocated to Other Series.	\$0.00
4.43	The percentages and all other information calculated pursuant to Sections 6.01 of the Supplement.	N/A
4.44	The amount of Remaining Available Seller's Principal Collections for the Due Period.	\$0.00
4.45	The amount of Series 2000-1 Shared Seller's Principal Collections for the Due Period.	\$149,293,425.07
4.46	The aggregate amount of Shared Seller's Principal Collections from Other Series for the Due Period.	\$0.00
4.47	The amount of all Shared Seller's Principal Collections allocated to Series 2000-1 for the Due Period.	\$0.00
4.48	The aggregate amount of all Shared Seller's Principal Collections allocated to Other Series for the Due Period.	\$0.00
4.49	The aggregate amount of all Early Distribution Amounts paid or deemed paid for the Distribution Period.	\$0.00